

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION  
16-31371

C O P Y

In re: )  
 )  
DAVID MATTHEW JEFFERSON, )  
 ) 341 MEETING TRANSCRIPT  
Debtor. )  
- - - - - )

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Charlotte, North Carolina  
Wednesday, September 28, 2016

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Atlantic Professional Reporters  
Winston-Salem, NC 27116-1672

APPEARANCES

Frederick L. Henderson, Trustee

Ann V. Dornblazer, Esq.  
Office of the Bankruptcy Administrator

OTHER APPEARANCES

Debtor

1 MR. HENDERSON: Okay, now we'll call  
2 David Matthew Jefferson. This will be number 27.

3 No creditors are present.

4 Good morning, sir.

5 MR. JEFFERSON: Good morning.

6 MR. HENDERSON: Please state your  
7 name.

8 MR. JEFFERSON: David Jefferson.

9 MR. HENDERSON: All right, please  
10 raise your right hand.

11 Do you promise that your testimony today  
12 will be the truth?

13 MR. JEFFERSON: Yes, sir.

14 MR. HENDERSON: All right, thank  
15 you, sir.

16 All right, I've just got a few questions  
17 for you, Mr. Jefferson ---

18 MR. JEFFERSON: --- Okay.

19 MR. HENDERSON: --- Just surrounding  
20 kind of how your case got prepared.

21 MR. JEFFERSON: Okay.

22 MR. HENDERSON: So who has been your  
23 attorney?

24 MR. JEFFERSON: I had a preparer  
25 instead of a attorney.

1 MR. HENDERSON: Okay, and when you  
2 first approached Ms. Turner's office, what services  
3 were you seeking?

4 MR. JEFFERSON: I -- I -- I was  
5 seeking on learning of how I should file for  
6 bankruptcy, and it led me to her.

7 MR. HENDERSON: Uh-huh.

8 MR. JEFFERSON: She offered me the  
9 opportunity to like basically half price for her just  
10 to prepare the papers as opposed to this full  
11 engagement and coming here with me.

12 MR. HENDERSON: Okay, so your  
13 understanding after talking with her was that the  
14 services she was offering were exactly what?

15 State that one more time for me.

16 MR. JEFFERSON: To prepare the  
17 papers and file the documents for me.

18 MR. HENDERSON: Okay.

19 All right, now, so I note -- did you ever  
20 believe that she or anyone in her office was your  
21 bankruptcy attorney?

22 MR. JEFFERSON: She made it clear to  
23 me that she would not be attending the meeting with  
24 me.

25 I'm not sure without seeing it of any

1 details.

2 MR. HENDERSON: Okay, at any time in  
3 the process did you think -- or did it appear that  
4 you were getting -- or did you believe you were  
5 getting legal services?

6 MR. JEFFERSON: Yes.

7 MR. HENDERSON: Okay.

8 All right, what kind of things led you to  
9 believe that?

10 MR. JEFFERSON: At the same law firm  
11 she works at where I visited the office.

12 MR. HENDERSON: Uh-huh.

13 MR. JEFFERSON: And I believe the  
14 paper that she -- the contract she drew up with me, I  
15 believe she was representing -- representing me.

16 MR. HENDERSON: Okay.

17 Okay, and then how much did you pay the  
18 firm?

19 MR. JEFFERSON: \$500.

20 MR. HENDERSON: So just one time,  
21 one payment?

22 MR. JEFFERSON: Yes.

23 MR. HENDERSON: Okay, and then as  
24 the work went forward, what exactly did the firm do  
25 for you and then what did -- what did you have to do

1     yourself?

2                   MR. JEFFERSON: I was tasked with  
3     just the filing of all the information. And she  
4     basically just went over it with me, sat me down --  
5     sat in the office with me and went over each thing,  
6     the process of that and filing the documents with me,  
7     looking through the pages. Just -- just kind of  
8     telling me -- guiding me as to what I needed -- what  
9     was important for me to fill out or not.

10                  MR. HENDERSON: Okay, so would you  
11     say she just typed what you told her to type -- or it  
12     sounds like would you say she actually provided  
13     guidance and advice about what you put in the forms?

14                  MR. JEFFERSON: Yeah. Not -- not  
15     real guidance as to what should be in the -- in the  
16     -- the information in the forms. Yeah, pretty much  
17     just typing up the information on those initially.

18                  She had sent me the packet and there was a  
19     lot of mistakes in it. And I had to readjust my  
20     creditors and -- she had many figures run from --  
21     from her just looking off of my credit reports.

22                  So there was a lot of corrections. The  
23     ones I -- she typed up and finalized the document I  
24     needed, things to be in order.

25                  MR. HENDERSON: Okay, and what --

1 when she said -- she sat with you and went over the  
2 forms and guided you regarding them, what -- what  
3 kind of information or advice did she give?

4 MR. JEFFERSON: Just kind of -- I  
5 don't really know specifics. I just recall there  
6 were a few things I wasn't quite sure about.

7 MR. HENDERSON: Uh-huh.

8 MR. JEFFERSON: If I needed to put  
9 information there or not, then advise me or not. She  
10 was -- she was there beside me ---

11 MR. HENDERSON: --- Uh-huh.

12 MR. JEFFERSON: --- And guiding me  
13 in that way, not in a specific manner as to what I  
14 should fill in blanks.

15 MR. HENDERSON: All right.

16 Okay, and when she did that, did you  
17 believe she was giving you legal advice or lawyer  
18 advice so you would do it the right way?

19 MR. JEFFERSON: Yeah. In my  
20 interpretation legal advice, yes. I -- I was under  
21 the assumption I was receiving some -- some level of  
22 legal advice.

23 MR. HENDERSON: Some level of legal  
24 guidance?

25 MR. JEFFERSON: Yeah.

1 MR. HENDERSON: It sounds like it.

2 MR. JEFFERSON: Yeah.

3 MR. HENDERSON: All right, and how  
4 did you go about selecting your exemptions?

5 MR. JEFFERSON: Yeah, she -- she  
6 kind of explained it to me. I guess that's where  
7 some of the guiding came in.

8 She -- you know, she would ask me  
9 questions about what I owned, what I didn't own,  
10 things like that. Kind of guided me as to where --  
11 how that -- like what I should put in the form.

12 MR. HENDERSON: Right. Okay, she  
13 helped explain the exemptions?

14 MR. JEFFERSON: Right.

15 MR. HENDERSON: What difference --  
16 okay, did she counsel you on whether to -- whether to  
17 elect for federal exemptions or state exemptions?

18 Did you ever have to make that decision?  
19 That was a choice that was made, so do you think --  
20 who made that choice?

21 MR. JEFFERSON: I'm not even aware  
22 of what you're trying to....

23 MR. HENDERSON: Okay, and what did  
24 she explain to you, or did she explain to you about  
25 the difference between a petition preparer and an



1 attorney?

2 MR. JEFFERSON: The only distinction  
3 that was made to me from her was that she would not  
4 be attending this meeting or any subsequent events  
5 with me. That once she handed me the papers, I was  
6 on my own.

7 MR. HENDERSON: And who filed the  
8 papers with the court?

9 MR. JEFFERSON: I did.

10 MR. HENDERSON: Okay, and how did  
11 you find out how to file the documents?

12 MR. JEFFERSON: Google.

13 MR. HENDERSON: Okay.

14 All right, and do you -- were you ever  
15 given a disclosure of compensation of bankruptcy  
16 petition preparer form to file?

17 MR. JEFFERSON: Could you repeat  
18 that?

19 MR. HENDERSON: It's called a  
20 disclosure of compensation of bankruptcy petition  
21 preparer.

22 MR. JEFFERSON: I don't -- couldn't  
23 say for sure.

24 MR. HENDERSON: Okay, so you're not  
25 sure if you've heard of that form or ---

1 MR. JEFFERSON: --- Correct. I'm  
2 not sure.

3 MR. HENDERSON: All right, what  
4 other out-of-pocket expenses did you incur in doing  
5 this case?

6 MR. JEFFERSON: Just bus travel.  
7 other than that -- I mean, that -- that's really it,  
8 I think.

9 MR. HENDERSON: Okay. Did you miss  
10 any work?

11 MR. JEFFERSON: I don't work.

12 MR. HENDERSON: All right, I've just  
13 got a few requests.

14 MR. JEFFERSON: Okay.

15 MR. HENDERSON: Let me refer -- of  
16 copies that I need from you.

17 MR. JEFFERSON: Okay.

18 MR. HENDERSON: First, can you give  
19 me a copy of, you know, whether it's your bank  
20 statement or -- or a copy of the old check, some kind  
21 of receipt proving you paid their firm the \$500?

22 MR. JEFFERSON: Oh, okay.

23 MR. HENDERSON: So just proof of  
24 your -- record of your payment.

25 MR. JEFFERSON: Okay.

1 MR. HENDERSON: Or a record of if  
2 somebody helped you pay it, just a record that that  
3 was paid.

4 I understand it was disclosed your mom  
5 helped you with that?

6 MR. JEFFERSON: Correct.

7 MR. HENDERSON: And then proof of  
8 any of your other out-of-pocket expenses to the  
9 extent that you had to pay for things to get this  
10 case done.

11 Also any agreements that you signed with  
12 the law firm that -- I think you mentioned one of  
13 them.

14 MR. JEFFERSON: Yes.

15 MR. HENDERSON: I just need a copy  
16 of that.

17 MR. JEFFERSON: Okay.

18 MR. HENDERSON: Any -- is it easier  
19 for you to scan and email or mail or fax?

20 MR. JEFFERSON: I live near a  
21 library. I can scan and email.

22 MR. HENDERSON: Okay. If that's  
23 easy for you, I'll give you my email address, but you  
24 can also -- I'll just give you all my contacts.

25 MR. JEFFERSON: Okay.

1 MR. HENDERSON: Okay, and then I  
2 also need any other notices or disclosures or  
3 instructions that the firm gave you ---

4 MR. JEFFERSON: --- Okay.

5 MR. JEFFERSON: --- You know, an  
6 email or letters or forms.

7 MR. JEFFERSON: What was that?

8 MR. HENDERSON: Copies of anything  
9 -- any information they gave you -- correspondence.

10 MR. JEFFERSON: Would you like a  
11 transcript of that email conversation between me and  
12 the law firm?

13 MR. HENDERSON: That would be great.

14 And then I also have to have a copy of  
15 your Social Security card and your driver's license.

16 MR. JEFFERSON: Okay.

17 MR. HENDERSON: And your -- when is  
18 the last time you -- it sounds like you haven't been  
19 able to file taxes because of lack of income.

20 MR. JEFFERSON: Yes.

21 MR. HENDERSON: All right. I just  
22 need just one affidavit that's basically -- you can  
23 write a statement saying I have not had enough income  
24 to file taxes for the last three or four years.

25 MR. JEFFERSON: Okay.

1 MR. HENDERSON: Sign it in front of  
2 a notary.

3 MR. JEFFERSON: All right.

4 MR. HENDERSON: And then what's your  
5 phone number and email?

6 MR. JEFFERSON: Phone number is  
7 [REDACTED].

8 My email is [REDACTED].

9 MR. HENDERSON: Okay, just to  
10 confirm that, that's [REDACTED]?

11 MR. JEFFERSON: Correct.

12 MR. HENDERSON: And then email  
13 [REDACTED]?

14 MR. JEFFERSON: Correct.

15 MR. HENDERSON: All right.

16 Okay, and I just have a couple -- a couple  
17 more questions about the documents you filed.

18 MR. JEFFERSON: Okay.

19 MR. HENDERSON: And this is Ms.  
20 Dornblazer, and she may have a few questions for you  
21 as well.

22 MR. JEFFERSON: Okay.

23 MR. HENDERSON: All right, so you --  
24 do you not rent where you live?

25 MR. JEFFERSON: Right.

1 MR. HENDERSON: But you don't own  
2 any real estate?

3 MR. JEFFERSON: No.

4 MR. HENDERSON: All right, so where  
5 do you live?

6 MR. JEFFERSON: I stay with my  
7 mother.

8 MR. HENDERSON: Okay. So your  
9 family owns Wack -- Wagono?

10 MR. JEFFERSON: My mother does.

11 MR. HENDERSON: Mother does.

12 All right, and what's your primary mode of  
13 transportation?

14 MR. JEFFERSON: Public transit, bus.

15 MR. HENDERSON: Okay. Don't own any  
16 vehicles?

17 MR. JEFFERSON: Exactly.

18 MR. HENDERSON: All right, and you  
19 had your budget totally blank, so you don't have any  
20 income or expenses?

21 MR. JEFFERSON: Just....

22 MR. HENDERSON: Totally dependent  
23 right now?

24 MR. JEFFERSON: Don't have any  
25 income or expenses.

1 MR. HENDERSON: And that's been for  
2 the last three years, no other forms of income.

3 MR. JEFFERSON: No.

4 MR. HENDERSON: Have you been --  
5 what have you been doing, living at home?

6 Are you in school or....

7 MR. JEFFERSON: No. Currently now  
8 I'm just trying to figure things out.

9 I've been helping my mother. Four or five  
10 years ago my mother suffered a detached retina, so  
11 she's legally blind, so I -- I help her as well.

12 MR. HENDERSON: Okay, and do you  
13 have any -- any domestic support obligations?

14 MR. JEFFERSON: No. No, sir.

15 MR. HENDERSON: No children or  
16 former spouses?

17 MR. JEFFERSON: No.

18 MR. HENDERSON: Okay. All right.  
19 I'll let Ms. Dornblazer ask you some questions.

20 MS. DORNBLAZER: Mr. Jefferson, my  
21 name is -- as Mr. Henderson said, my name is Ann  
22 Dornblazer and I'm with the bankruptcy  
23 administrator's office.

24 And so we do have a few questions because  
25 things were a little confusing on the petition.

1                   On your application from -- on the  
2   petition you say that you -- you do not have an  
3   attorney.

4                   You're not represented by an attorney.  
5   That's your opinion. Correct?

6                   MR. JEFFERSON: Yes.

7                   MS. DORMBLAZER: Okay, so who -- who  
8   exactly did you meet with at Turner Law?

9                   MR. JEFFERSON: I believe her name  
10   is Tiffany Turner.

11                  MS. DORMBLAZER: Tiffany Turner.

12                  Did you meet with anybody else there?

13                  MR. JEFFERSON: No.

14                  MS. DORMBLAZER: And I think you  
15   stated -- what exactly were the services that they  
16   provided to you?

17                  MR. JEFFERSON: I was to gather up  
18   all the information of my debts.

19                  And I went to her office and we sat down  
20   for about an hour and she asked me questions about  
21   what I owned, and -- and then she figured out my  
22   credit reports.

23                  And then she had prepared my own  
24   documents, but they were full of mistakes, so I had a  
25   few subsequent meetings to get it right.



1 MS. DORMBLAZER: So how many times  
2 did you meet with her?

3 MR. JEFFERSON: I believe three  
4 times I was at the office.

5 MS. DORMBLAZER: And all those times  
6 you met with Ms. Turner?

7 MR. JEFFERSON: Yes. I believe  
8 there was a fourth time that I -- I just picked up  
9 the documents. I didn't meet with anyone.

10 MS. DORMBLAZER: And what time  
11 period was that? What month?

12 MR. JEFFERSON: I guess that was --  
13 I'm not a hundred percent sure, because it was in the  
14 course of -- it was in a small timeframe, four to six  
15 weeks, I believe, all this may have took place.

16 MS. DORMBLAZER: Well, on your  
17 petition -- do you have the petition with you?

18 MR. JEFFERSON: No.

19 MS. DORMBLAZER: No? Okay, let me  
20 show you.

21 What does the petition show in -- in  
22 answer to the question, within one year before you  
23 filed bankruptcy, did you or anyone acting on your  
24 behalf transfer any property to anyone, consulted  
25 about seeking bankruptcy or preparing bankruptcy

1 petition.

2 MR. JEFFERSON: No. Is that...

3 MS. DORMBLAZER: Yeah, look a little  
4 more carefully.

5 Was that September '16?

6 MR. JEFFERSON: 2017. '16 I think  
7 it was.

8 MS. DORMBLAZER: Okay.

9 MR. JEFFERSON: Okay. It says to --  
10 the -- the credit counseling, I did online.

11 MS. DORNBLAZER: Uh-huh.

12 MR. JEFFERSON: That shouldn't be  
13 there, I don't think.

14 MS. DORMBLAZER: Well, the next  
15 line.

16 MR. JEFFERSON: I guess that would  
17 be the Turner Law Firm.

18 MS. DORMBLAZER: Uh-huh.

19 And is that where you met with Ms. Turner?

20 MR. JEFFERSON: All the adjustments  
21 and every ---

22 MS. DORMBLAZER: --- Well, yeah, all  
23 of that.

24 Is all of that correct?

25 MR. JEFFERSON: If -- if -- if the

1 online credit counseling is supposed to be there,  
2 then yes.

3 As far as her law firm, that is the  
4 address that -- that I met her at. That is the  
5 amount.

6 MS. DORMBLAZER: Okay.

7 MR. JEFFERSON: The date seems  
8 roughly accurate.

9 MS. DORMBLAZER: Okay. And then on  
10 your petition in a couple of other places -- and I'll  
11 just show you these.

12 I think the first page that I handed you  
13 was page eight of your petition.

14 MR. JEFFERSON: Okay, yes.

15 MS. DORMBLAZER: And in response to  
16 the question did you pay or agree to pay someone who  
17 is not an attorney who helped you fill out your  
18 bankruptcy forms, you answered no. Is that correct?

19 MR. JEFFERSON: Correct.

20 MS. DORMBLAZER: So what was your  
21 impression about who you paid to prepare....

22 MR. JEFFERSON: I -- I certainly  
23 thought I was paying an attorney.

24 MS. DORMBLAZER: Okay. And again on  
25 page 31, in answer to that question, did you pay or

1 agree to pay someone who is not an attorney to help  
2 you, and you answered it yes. Is that correct?

3 MR. JEFFERSON: Correct.

4 MS. DORMBLAZER: Okay. After you  
5 filed, you filed an application to file your Chapter  
6 -- to waive your Chapter 7 filing fee.

7 MR. JEFFERSON: Correct.

8 MS. DORMBLAZER: Do you remember  
9 filing that? Okay.

10 If you'll turn to -- I think I handed you  
11 page three ---

12 MR. JEFFERSON: --- Correct ---

13 MS. DORMBLAZER: --- Of that  
14 application.

15 MR. JEFFERSON: Yes.

16 MS. DORMBLAZER: And in answer to  
17 question 19, has anyone paid someone on your behalf  
18 for services for this case, could you just explain  
19 what your responses were to that question?

20 MR. JEFFERSON: Yes. The response  
21 there in the box yes is checked.

22 And it asks who was paid on your behalf,  
23 and I have the box, an attorney and someone else --  
24 also both those boxes are checked, and it describes  
25 that a parent paid. And also the online credit

1 counseling was listed there.

2                   Going down to 519, that's -- that's what I  
3 paid the attorney.

4                   MS. DORMBLAZER: So when you --  
5 according to your schedules, you met with -- and what  
6 you've just testified, you met with them in June.

7                   Am I correct that the papers that you  
8 filed in August were the papers that you all  
9 discussed in June?

10                  MR. JEFFERSON: Correct. Yes.

11                  MS. DORMBLAZER: What was the cause  
12 for filing?

13                  MR. JEFFERSON: Me as an individual  
14 filing bankruptcy?

15                  MS. DORMBLAZER: Yeah, uh-huh.

16                  MR. JEFFERSON: I created a lot of  
17 credit card debt early on in my twenties, never  
18 caught up to it.

19                  My family was helping me for a while,  
20 making minimum payments. I became a burden, couldn't  
21 be maintained, so I had no other choice at this  
22 point.

23                  MS. DORMBLAZER: So it was just  
24 credit card debt?

25                  MR. JEFFERSON: Correct.

1 MS. DORMBLAZER: Okay. When you met  
2 with Ms. Turner, did she explain the differences in  
3 -- different bankruptcy options with you?

4 Did she explain the difference between the  
5 Chapter 7 and Chapter 13 in this case?

6 MR. JEFFERSON: If so, vaguely. She  
7 may have mentioned some minor details. We did not go  
8 into a full discussion.

9 MS. DORMBLAZER: Mr. Jefferson, I do  
10 not have any other questions at this time. However,  
11 we may have questions for you going forward, and so  
12 we've got your phone number and your email address  
13 also.

14 So the bankruptcy administrator's name is  
15 Linda Simpson ---

16 MR. JEFFERSON: --- Okay.

17 MS. DORMBLAZER: --- So you may --  
18 in addition to hearing from Mr. Henderson, you may  
19 also hear from us about -- about what's happening in  
20 the case.

21 MR. JEFFERSON: Okay.

22 MS. DORMBLAZER: Okay?

23 MR. JEFFERSON: It slipped my mind,  
24 but earlier you asked me costs associated with this  
25 case.

1 Just to add clarity also, I was -- I had  
2 to pay for getting to and from there, and I tried to  
3 get it mailed, but wasn't able to let me to do that.

4 MS. DORMBLAZER: Okay. I'm -- I'm  
5 sorry. I'm having a little problem hearing you.

6 MR. JEFFERSON: I'm sorry. I'm a  
7 little under the weather.

8 My transportation to and from her office  
9 was actually quite expensive, \$40 round trip, but....

10 MS. DORMBLAZER: Well, is it -- how  
11 did you get there?

12 MR. JEFFERSON: But other than that,  
13 that's all.

14 MR. HENDERSON: And the mailings, do  
15 you have mail receipts for all these documents to all  
16 the creditors?

17 MR. JEFFERSON: No. I had asked her  
18 if she could mail it to me.

19 These corrections we're making now?

20 MR. HENDERSON: No.

21 MR. JEFFERSON: No, I had to keep  
22 returning to the office. She wasn't able to mail me  
23 the documents, so I didn't know if that was legal or  
24 not.

25 MS. DORMBLAZER: Do you have your

1 proof of receipts?

2 MR. JEFFERSON: I can pull all of  
3 that, yes.

4 MS. DORMBLAZER: Okay. And then  
5 your -- Mr. Henderson -- send him those receipts.  
6 Send him anything that you -- any expenses that you  
7 had, so like the filing.

8 MR. JEFFERSON: Okay.

9 MR. HENDERSON: Okay, I'm just  
10 writing down the list for you -- hoping that will  
11 conclude your meeting -- just so you'll have a list  
12 of things to email me. And then like I said, we'll  
13 probably follow up with you with some questions.

14 And it's not -- at least at this point,  
15 sir, to be honest, reviewing your documents, I don't  
16 have any concerns with you so you don't need to worry  
17 personally so much.

18 MR. JEFFERSON: Okay.

19 MR. HENDERSON: But we do have some  
20 concerns about some of the services you received.

21 So I probably have no other questions, so  
22 we're just going to ask you some more questions about  
23 that probably as we review everything.

24 MR. JEFFERSON: Okay, that's fine.

25 Is this something I -- I show you now or



1 you can make a copy of ---

2 MR. HENDERSON: --- Yeah, sure.

3 Just bring it over, and then I'll give you the list  
4 in a minute.

5 For the record, Mr. Jefferson's I.D.,  
6 Social Security card is -- thank you. Okay.

7 MS. DORMBLAZER: Mr. Jefferson, I'm  
8 sorry.

9 I did wonder, could you explain -- we can  
10 go back on the record ---

11 MR. HENDERSON: --- And for the  
12 record, this -- yeah, this has not been concluded and  
13 there's a follow-up question.

14 MS. DORMBLAZER: I -- I apologize.  
15 How did you find Turner Law Firm?

16 MR. JEFFERSON: I -- I just remember  
17 looking online trying to find -- I wasn't able to  
18 afford the standard cost of a bankruptcy attorney  
19 with one rate. I was trying to find a discount  
20 option.

21 I could probably give you specific details  
22 on that, but -- when I look at my computer. But I  
23 found something and I called the number and it  
24 referred me to call that specific office as an  
25 option.

1 MS. DORMBLAZER: So the number that  
2 you called, that was not the number of -- of the law  
3 firm? Is that -- is that correct?

4 MR. JEFFERSON: Some -- someone or  
5 something directed me -- referenced me to that -- to  
6 that law firm.

7 MS. DORMBLAZER: Okay, so if you can  
8 provide Mr. Henderson with that information, too.

9 MR. JEFFERSON: Yes. I think my  
10 mother actually pulled that up, so she -- she would  
11 know.

12 MS. DORMBLAZER: Okay.

13 MR. HENDERSON: Yeah, just get the  
14 details of that. Put that down as well when you send  
15 me your information.

16 MR. JEFFERSON: Okay.

17 MR. HENDERSON: Who connected you to  
18 them.

19 MS. DORMBLAZER: That's all. Thank  
20 you.

21 MR. JEFFERSON: No problem.

22 MR. HENDERSON: Okay.

23 All right, and we'll conclude the meeting.  
24 I'll give you this list and you'll be free to go.

25 MR. JEFFERSON: Okay.

1           WHEREUPON,  
2           the meeting was adjourned.

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1 CERTIFICATION

2 I, Cassandra J. Stiles, CVR, Certified  
3 Court Reporter and Notary Public in and for the  
4 County of Forsyth, State of North Carolina at Large,  
5 do hereby certify;

6 That the foregoing record was reduced to  
7 typewriting in the normal course and manner of the  
8 transcription of electronic files as provided, and  
9 that the electronic file from which the record was  
10 produced was retrieved from the official records of  
11 the Court hereon indicated, and that the foregoing  
12 pages are a complete and accurate written record of  
13 said file;

14 That the undersigned is not of kin nor in  
15 anywise associated with any of the parties touched by  
16 the subject matter contained herein, nor any counsel  
17 thereto, and that I am not interested in any event(s)  
18 thereof.

19 IN WITNESS WHEREOF, I have hereunto set my  
20 hand this the 20th day of November, 2016.

21 Cassandra J. Stiles, CVR  
22 Certified Court Reporter  
23 Atlantic Professional Reporters  
24 Post Office Box 11672  
25 Winston-Salem, NC 27116-1672